

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 23-20495-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dulcidio Varinho Fernandes  
160 Tappan Street  
Kearny, NJ 07032

Social Security No.:  
xxx-xx-1302

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 7/11/24.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: July 11, 2024  
JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Dulcidio Varinho Fernandes  
Debtor

Case No. 23-20495-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 11, 2024

User: admin  
Form ID: 148

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2024:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Dulcidio Varinho Fernandes, 160 Tappan Street, Kearny, NJ 07032-3317  |
| 520078181 | + Continental Finace Co., P.O. Box 30034, Tampa, FL 33630-3034  |
| 520078197 | + Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897  |
| 520078203 | + Town of Kearny, Water Dept/Sewer, 286 Forest Street, Kearny, NJ 07032-3420  |
| 520078207 | ++ VELOCITY PORTFOLIO GROUP INC, 1800 RT 34 NORTH, BLDG 3 SUITE 305, WALL NJ 07719-9146 address filed with court:, Velocity Investments, Llc, 1800 Route 34 N, Wall, NJ 07719                             |
| 520078206 | ++ VELOCITY PORTFOLIO GROUP INC, 1800 RT 34 NORTH, BLDG 3 SUITE 305, WALL NJ 07719-9146 address filed with court:, Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719 |

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                 | Jul 11 2024 20:53:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov       | Jul 11 2024 20:53:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520110035 | Email/PDF: resurgentbknotifications@resurgent.com   | Jul 11 2024 20:55:13 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                    |
| 520078177 | + EDI: TCISOLUTIONS.COM                             | Jul 12 2024 00:35:00 | Bk Of Mo, Po Box 85710, Sioux Falls, SD 57118-5710   |
| 520110305 | Email/PDF: resurgentbknotifications@resurgent.com   | Jul 11 2024 20:55:33 | CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 520078182 | Email/Text: cfcbackoffice@contfinco.com             | Jul 11 2024 20:52:00 | Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808   |
| 520078183 | Email/Text: cfcbackoffice@contfinco.com             | Jul 11 2024 20:52:00 | Continental Finance Co, Pob 8099, Newark, DE 19714   |
| 520078180 | + EDI: WFNNB.COM                                    | Jul 12 2024 00:35:00 | Comenity/Burlington, Po Box 182120, Columbus, OH 43218-2120  |
| 520078179 | + EDI: WFNNB.COM                                    | Jul 12 2024 00:35:00 | Comenity/Burlington, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 520078184 | + Email/PDF: creditonebknotifications@resurgent.com | Jul 11 2024 20:55:32 | Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273   |
| 520078186 | + Email/PDF: creditonebknotifications@resurgent.com | Jul 11 2024 20:55:18 | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872  |
| 520078188 | Email/Text: bankruptcycourts@equifax.com            | Jul 11 2024 20:52:00 | Equifax, P.O. Box 740241, Atlanta, GA 30374-0241   |

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Jul 11, 2024

Form ID: 148

Total Noticed: 43

|           |   |                      |  |
|-----------|---|----------------------|--|
| 520078189 | Email/Text: bankruptcycourts@equifax.com          | Jul 11 2024 20:52:00 | Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374  |
| 520078190 | ^ MEBN  | Jul 11 2024 20:45:56 | Experian, P.O. Box 2002, Allen, TX 75013-2002  |
| 520078191 | ^ MEBN  | Jul 11 2024 20:47:24 | Experian, P.O. Box 4500, Allen, TX 75013-1311  |
| 520088963 | + Email/Text: signed.order@pfwattorneys.com       | Jul 11 2024 20:51:00 | FIRST INTERSTATE FINANCIAL CORP, C/O PRESSLER, FELT & WARSHAW, LLP, 7 ENTIN RD, PARSIPPANY, NJ 07054-5020  |
| 520078192 | + EDI: BLUESTEM                                   | Jul 12 2024 00:35:00 | Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820   |
| 520078193 | + EDI: BLUESTEM                                   | Jul 12 2024 00:35:00 | Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120  |
| 520078194 | + EDI: AMINFOFP.COM                               | Jul 12 2024 00:35:00 | First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519  |
| 520078196 | + EDI: AMINFOFP.COM                               | Jul 12 2024 00:35:00 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  |
| 520078195 | + EDI: AMINFOFP.COM                               | Jul 12 2024 00:35:00 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  |
| 520078197 | ^ MEBN  | Jul 11 2024 20:49:48 | Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897   |
| 520078199 | EDI: IRS.COM                                      | Jul 12 2024 00:35:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346   |
| 520091987 | Email/PDF: resurgentbknofications@resurgent.com   | Jul 11 2024 20:56:03 | LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 520128460 | + Email/Text: bankruptcydpt@mcmcg.com             | Jul 11 2024 20:53:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  |
| 520078200 | + Email/Text: nsm_bk_notices@mrcooper.com         | Jul 11 2024 20:52:00 | Mr. Cooper, Attn: Bankruptcy Department, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  |
| 520088962 | + Email/Text: signed.order@pfwattorneys.com       | Jul 11 2024 20:51:00 | NEW YORK COMMUNITY BANK, C/O PRESSLER, FELT & WARSHAW, LLP, 7 ENTIN RD, PARSIPPANY, NJ 07054-5020  |
| 520110303 | + Email/PDF: resurgentbknofications@resurgent.com | Jul 11 2024 20:56:13 | PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008   |
| 520130211 | + EDI: JEFFERSONCAP.COM                           | Jul 12 2024 00:35:00 | Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999  |
| 520104737 | EDI: Q3G.COM                                      | Jul 12 2024 00:35:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788  |
| 520110321 | EDI: Q3G.COM                                      | Jul 12 2024 00:35:00 | Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788  |
| 520131846 | EDI: Q3G.COM                                      | Jul 12 2024 00:35:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  |
| 520078201 | ^ MEBN  | Jul 11 2024 20:48:58 | SAMI II 2006-AR4, Bank of New York, c/o KML Law Group, 701 Market Street, Suite 500, Philadelphia, PA 19106-1538                                     |
| 520078202 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov      | Jul 11 2024 20:51:00 | State of New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, P.O. Box 245, Trenton, NJ 08695-0245 |
| 520126355 | + Email/Text: nsm_bk_notices@mrcooper.com         | Jul 11 2024 20:52:00 | THE BANK OF NEW YORK MELLON, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy   |

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Jul 11, 2024

Form ID: 148

Total Noticed: 43

|           |   |  |                      |   |
|-----------|---|--|----------------------|---|
| 520078204 | ^ | MEBN                                       | Jul 11 2024 20:47:35 | Department, PO Box 619096, Dallas, TX 75261-9096  |
| 520078205 | ^ | MEBN                                       | Jul 11 2024 20:46:07 | TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022                          |
| 520078207 |   | Email/Text: dispute@velocityrecoveries.com | Jul 11 2024 20:53:00 | TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000                        |
| 520078206 |   | Email/Text: dispute@velocityrecoveries.com | Jul 11 2024 20:53:00 | Velocity Investments, Llc, 1800 Route 34 N, Wall, NJ 07719                                  |
| 520129094 | + | EDI: AIS.COM                               | Jul 12 2024 00:35:00 | Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719      |
|           |   |  |                      | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 520078178 | *+            | Bk Of Mo, Po Box 85710, Sioux Falls, SD 57118-5710                                       |
| 520078185 | *+            | Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273 |
| 520078187 | *+            | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872                                  |
| 520078198 | *+            | Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897                       |

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2024 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| David G. Beslow     | on behalf of Debtor Dulcideo Varinho Fernandes yrodriguez@goldmanlaw.org<br>yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net |
| Denise E. Carlon    | on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK dcarlon@kmlawgroup.com<br>bkgroup@kmlawgroup.com  |
| Marie-Ann Greenberg | magecf@magtrustee.com  |
| Roger Fay           | on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK rfay@alaw.net<br>bkecf@milsteadlaw.com  |
| U.S. Trustee        |  |

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Jul 11, 2024

Form ID: 148

Total Noticed: 43

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5